

# RURAL AREAS DEVELOPMENT HANDBOOK

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AGRICULTURE HANDBOOK NO 245

UNITED STATES DEPARTMENT OF AGRICULTURE  
OFFICE OF RURAL AREAS DEVELOPMENT

## PREFACE

This is a revised edition of the Rural Areas Development Handbook "Pegs for Rural Progress" which includes the Supplement to "Pegs"—"A Checklist of Aids for Rural Areas Development." While the information provided here is only a suggestion of the services rendered, we hope it will serve as a handy guide to the proper source. Information relative to the location of the nearest agency or department referred to may be obtained from the Chairman of the nearest local Rural Areas Development Committee or Technical Action Panel who may be contacted through the supervisor of the county offices of Farmers Home Administration, Soil Conservation Service, Agricultural Stabilization and Conservation Service or county agricultural extension agents.

# FOREWORD

The people of rural America are mobilizing for progress. They want to make the countryside a good place to earn a living and to live. They want to develop the land, streams, lakes and forests, and use them in varied ways for income and enjoyment. They want to reorganize their farms and fit their farming practices to serve the markets of the 1960's and the years beyond. They want to build factories that employ the skills, talents, and energies of the rural people. They want to make rural communities modern and useful with up-to-date water and sewer systems, comfortable new homes, shopping centers, farm markets, and hospitals. And they want to add luster to rural life through improvements in their schools and libraries and through colleges and research centers and the cultural activities of civilized society.

Almost half of the people of this Nation are directly affected by progress toward these goals. These are the more than 83 million people who live on the farms, in the open country, and in the towns and small cities outside of the urban areas. All citizens of the United States, now and in coming years, will benefit from a stronger rural economy. More rapid economic growth in rural America is essential if all of America is to move forward at a rate equal to impelling future tasks.

This Nation has the knowledge, the wealth, and the will to encourage and support our rural people in their drive forward.

This Rural Areas Development Handbook tells what kinds of special area development services are available and how rural leaders can draw upon these aids.

JOHN A. BAKER,  
*Assistant Secretary of Agriculture.*

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This publication supersedes Agriculture Handbook No. 229, "Pegs for Rural Progress."

Issued June 1963

# **Rural Areas Development Handbook**

## **Pegs for Rural Progress**

### **Rural Areas Development**

Successful economic improvement in rural areas may best be achieved by well organized planning. Rural Areas Development offers a revitalized approach to human progress. It is a process based on the full utilization of all available resources—human, natural, financial, technical, etc. Organized local committees, consisting of representatives from all interest groups, motivated by a desire for improvement and taking full advantage of the many services available, both technical and financial, can attain an improved economy in the rural community.

Areas of importance included in this rural improvement are:

1. Efficient family farms.
2. Rural industries and business.
3. Training and retraining for the unemployed and underemployed.
4. Adequate public facilities.
5. Full use of land, water and timber resources for agricultural production, recreation and industrial development.

### **WHO DOES WHAT FOR RAD**

Local county or area initiative and leadership is the prime mover for anything that is done. Private and governmental agencies furnish some of the tools with which area leadership works. One of the basic functions of the RAD program is to focus the attention of all agencies in the U.S. Department of Agriculture, as well as other groups who can help, on those rural

areas desiring assistance in developing their resources, expanding their income and employment opportunities. Within the U.S. Department of Agriculture, the Secretary has assigned specific responsibilities to designated agencies.

All of the many regular on-farm programs of the USDA which help speed the needed reorganization and readjustments for fuller employment of people operating farms will be emphasized in the years ahead. In the following outline, attention is given to only those phases of each agency's operation which are directly related to the rural areas development program.

## **DEPARTMENT OF AGRICULTURE**

### **Office of Rural Areas Development**

This office is responsible for general staff coordination of the Rural Areas Development Program as well as for Departmental activities under the Area Redevelopment Act, Public Law 87-27, for the purpose of assuring effective departmental participation in the total effort.

The principal functions of the Office of Rural Areas Development are as follows:

1. Provides leadership and initiative in the formulation of current and long-range policies and plans for carrying out the rural areas development program of the Department of Agriculture.
2. Expedites the application of resources of the Department in assisting State, local, private, community, and farm organizations and individuals working for the improvement of rural areas.
3. Maintains continuous liaison with appropriate departments and agencies of the Executive Branch and with officials of public and private organizations to assure coordination of effort and utilization of all available

resources in support of overall economic development in rural areas.

4. Provides Secretariat of Rural Areas Development Board and of Public Advisory Committee relating to Rural Areas Development.

5. Maintains an inventory of progress in rural areas development.

## **Federal Extension Service**

This agency provides educational assistance and leadership through the State Extension Services in organizing State, area, and county RAD committees, with representation from all areas, organizations, and interest groups that have a contribution to make, including agriculture, industry, local government, civic organizations, commerce, finance, education, labor, religious organizations, youth, and others. Extension also provides educational leadership to organized RAD committees in systematically inventorying both human and physical resources, in analyzing and identifying problems, determining economic development and adjustment potentials, and in formulating and implementing programs and projects which make fuller use of the area's human and natural resources. In areas designated as "rural redevelopment areas" under the Area Redevelopment Act, Extension provides both organizational and educational assistance in preparing overall economic development programs (OEDPs) and project proposals.

## **Farmers Home Administration**

This agency provides leadership at the State, area, and county level for the organization and operation of Technical Action Panels representing all USDA agencies. These panels assist local Rural Areas Development Committees in

utilizing resources available from Government and private agencies to advance development projects. It also assists in planning and developing community facility projects, training proposals, and technical assistance projects.

In selected areas, Farmers Home Administration also is providing technical assistance in planning and development of rural renewal projects.

This agency makes loans to those unable to borrow from private sources of credit on reasonable terms. Its program includes farm operating loans; farm ownership loans; loans to individuals and associations, including public agencies, for water and land development; loans to nonprofit associations for shifts in land use; loans to local organizations to help finance small watershed projects; rural housing loans including housing for the elderly and for farm labor; and emergency loans to farmers hard hit by natural disasters. Recreation enterprises are among the purposes for which loans may be made to farmers and associations.

County supervisors assist farm families receiving credit in preparing a farm and home plan, and provide on-farm assistance in managing family resources.

## **Rural Electrification Administration**

This agency has the responsibility for assisting in the development of rural industrial and commercial enterprises that will help to alleviate underemployment and unemployment in rural areas. This agency also makes loans to REA borrowers who, in turn, finance the purchase of machinery and other equipment among the users of their electrical systems. In its basic program, REA stimulates the development and use of electric power and telephone service in rural areas.

## **Economic Research Service**

This agency makes recommendations to be used in designating rural development areas for the Area Redevelopment Administration in the Department of Commerce; performs research to identify rural economic problems and solutions; and carries on a national program of research in problems of low income rural areas and the potentials for economic development of such areas.

## **Statistical Reporting Service**

This agency assists State, area, and county technical action panels in finding facts regarding farm production, costs, and income as needed by State, area, and county committees in their analysis of problems and programs in rural development. Annual data for important agricultural products are available by counties in many States.

## **Agricultural Stabilization and Conservation Service**

This agency through its Agricultural Conservation Program in 3,065 counties provides cost-sharing assistance for soil, water, wildlife, and woodland conservation practices involving both individual farm and community activities.

It also aids through commodity loans, price support, storage facility loans, and production adjustment in the development and encouragement of efficient and profitable farm operations.

Through grants of financial assistance and conservation cost-sharing of needed measures, it helps farmers and ranchers convert cropland to pasture, woodland, wildlife habitat, and income producing recreational facilities.

## **Soil Conservation Service**

This agency gives land owners and operators cooperating with the Nation's nearly 3,000 soil conservation districts on-the-farm technical assistance in planning, applying, and maintaining conservation farm systems. It also administers the Department's Upstream Watershed Protection, Flood Prevention and River Basin Survey programs; the Great Plains Conservation Program; the Federal Part of the National Cooperative Soil Survey; the Snow Survey program for waterflow forecasting; and provides technical assistance to owners and operators of private land in planning and establishing outdoor recreation enterprises. Soils information and small watershed hydrologic information are furnished to governing bodies of municipalities, counties, and community planning and zoning bodies to help guide urban expansion, housing development, and planning for and construction of schools and roads.

## **Forest Service**

This agency provides technical assistance and advice for State, area, and county committees concerned with planning for increased employment which may result from woodland management, processing of forest products, and recreation development. It also administers through 10 regional offices 186 million acres in 155 National Forests and 18 National Grasslands areas located in 41 States, 10 Regional Forest and Range Experiment Stations, a Forest Products Research Laboratory, and cooperates in State and Private forestry programs involving 435 million acres in 50 States. The resources and programs administered by this agency are mak-

ing valuable contributions to Rural Areas Development in many rural areas.

## **Cooperative State Experiment Station Service**

This agency serves as a central source of information on agricultural and rural life research being carried on by the State Agricultural experiment Stations. Such research includes that on production, marketing, utilization, consumption of farm products and on the rural home and rural living. Basic facts and understandings are provided on resource use, rural population, levels of living, community organization, manpower and employment, communication of information and adoption of new practices. Representatives of the Stations serve as resource members to State Rural Areas Development Committees and State Technical Action Panels. Further details on services available to State, area, and county committees should be explored by contacting the Land-Grant College.

## **Farmer Cooperative Service**

This agency provides information on how to use cooperatives in rural areas development. It provides technical advice and assistance in determining the feasibility of these organizations to market, store, and process agricultural and forest products, to handle farm supplies, and to provide farm business services. Also this agency provides research, advisory service, and educational assistance in connection with the formation and operations of agriculture-related cooperatives.

## **Agricultural Marketing Service**

This agency provides counsel and advice on the feasibility of market facilities and assists in their planning. It also provides various marketing services designed to promote efficient and orderly marketing and effective distribution of food and other farm products. This includes the supplying of current data on the volume and direction of movement and prices of products moving to market.

## **Agricultural Research Service**

This agency provides technical advice and counsel on industrial feasibility of agricultural product processing plants which may be under consideration by State, area, or county rural areas development committees. Research is conducted on family living in income and expenditures, home management, foods and nutrition, housing and household equipment—findings which provide guidance for local community development.

## **FARM CREDIT ADMINISTRATION**

This is an independent agency of the Federal Government, supervising three credit services: (1) 12 Federal land banks and 775 Federal land bank associations through which farmers obtain long-term real estate loans, (2) 12 Federal intermediate credit banks and 487 production credit associations which provide short- and intermediate-term operating loans, and (3) banks for cooperatives from which farmers' marketing, purchasing and service cooperatives obtain credit for financing facilities, operating capital needs, and commodities.

## **DEPARTMENT OF COMMERCE**

### **Area Redevelopment Administration**

Created by an act of Congress, Public Law 87-27, entitled "Area Redevelopment Act" (May 1961), the Area Redevelopment Administration provides for five basic types of Federal assistance in areas which are designated in accordance with formulas as set forth.

1. Loans for industrial and commercial projects.
2. Loans and grants for public facilities.
3. Technical assistance.
4. Occupational training.
5. Retraining subsistence payments.

It also assists through the urban renewal provisions of the Housing Act and through the Accelerated Public Works Act.

As of February 1, 1963, the Area Redevelopment Administration had designated 1,052 areas for redevelopment. In these areas are 853 counties which are rural in character. In these counties, the Department of Agriculture works with the Department of Commerce in helping local people and areas help themselves. All of these designated areas plus over 200 additional areas are eligible for assistance under the Accelerated Public Works Program. For the latest details on the many phases of the program, write to the Area Redevelopment Administration, U.S. Department of Commerce, Washington 25, D.C.

### **SMALL BUSINESS ADMINISTRATION**

This is an independent agency of the Federal Government whose functions include:

1. Procurement and technical assistance:
  - (a) Insuring that a fair proportion of Government contracts for purchases and the

sales or disposal of property are placed with small business enterprises;

- (b) Providing technical and managerial aid, advising and counseling on Government production, methods engineering, and research and development, including new products; and
- (c) Providing guidance through managerial publications and administrative management courses.

2. Making loans to individual small business firms when they are unable to procure such financing from private sources on reasonable terms.

3. Making loans to State and local development companies which assist in financing small farms in their areas.

4. Making loans at 4 percent interest to small business firms in areas designated as redevelopment areas by the Area Redevelopment Administration.

## **HOUSING AND HOME FINANCE AGENCY**

This is an independent agency of the Federal Government, originally created by the Congress in 1947 to help large and small communities. The Act was amended by the Congress in 1961 to expand the scope of its aids to housing and community development. The following are the major functions of HHFA :

### **1. Urban Renewal Administration :**

Grants to State and metropolitan planning agencies, and loans and capital grants for urban renewal projects.

### **2. Federal Housing Administration :**

Home financing (insures mortgages).

### **3. Public Housing Administration :**

Aid for low-rent public housing.

### **4. Community Facilities Administration :**

a. College and hospital housing.

- b. Housing for senior citizens.
- c. Advances for planning and loans for construction of needed public works.
- d. Makes grants to non-Federal bodies and agencies for up to 75 percent of the construction cost of public works projects which can be initiated or accelerated within a reasonably short time and are in an unemployment or redevelopment area as defined by the Accelerated Public Works Act, Public Law 87-658.
- 5. Technical assistance for community improvement.
- 6. Assists in processing of public facility project requests under the Area Redevelopment Act.

## DEPARTMENT OF THE INTERIOR

The Bureau of Indian Affairs provides technical assistance to Reservation Redevelopment Areas on such things as: (1) formulation of overall economic development programs, (2) identifying and appraising suitability of industries for location on or near reservations, (3) feasibility studies of potential recreational and tourist facilities, and (4) studies of uses for natural resources in the designated reservation areas.

The National Park Service and the Bureau of Mines, Sport Fisheries and Wildlife, and Commercial Fisheries may be able to provide technical information and advice concerning proposed commercial developments for recreation or processing of minerals or fishery resources.

The Bureau of Outdoor Recreation provides limited technical and advisory outdoor recreation assistance to states and their political subdivisions and promotes coordination of Federal recreation programs.

## **DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE**

This Department administers through State health, welfare, and education departments various programs such as:

1. Hill-Burton Act Program—hospitals, nursing homes, health centers, etc.
2. Pollution Abatement Program.
3. Four Federal Subsidy Programs—aid to the disabled, aged, blind, and aid to families of dependent children.

HEW administers a program for vocational training and teacher training and a program of vocational rehabilitation.

It also cooperates with the Department of Labor in the administration of the Manpower Development and Training Act.

Under the Area Redevelopment Act, after an overall economic development program (OEDP) has been approved for a designated area and the occupational training and retraining needs of the unemployed and underemployed persons have been determined, this Department, in cooperation with State and local educational agencies, develops a vocational training program to meet those needs. HEW then provides through State and local educational agencies the finances necessary to cover all costs other than subsistence for trainees, which is provided through the Department of Labor.

## **DEPARTMENT OF LABOR**

The Department of Labor provides counseling and placement service for unemployed and underemployed, including migratory farm

workers. It also cooperates with the Department of Health, Education, and Welfare in the administration of the Manpower Development and Training Act, Public Law 87-415.

This Department sponsors through State Employment Security agencies these programs under the Area Redevelopment Act:

1. Collection of labor market information for area designation.
2. Determination of occupational needs that can be met by training.
3. Selection of trainees for and referral of trainees to approved training courses.
4. Payment of subsistence benefits to trainees.
5. Promotion of apprenticeship and other types of on-the-job training.
6. Assistance in job placement after training.

## DEPARTMENT OF DEFENSE

The Department of Defense has the following activities and information that may be of interest to rural areas:

1. A program to minimize the economic impact on communities resulting from shifts in defense programs.
2. Assistance to firms in areas of substantial and persistent unemployment, in accordance with the provisions of Defense Manpower Policy No. 4.
3. Basic information on defense buying procedures and lists of major military procurement offices and what they purchase are contained in a pamphlet entitled *Selling to the Military*. This pamphlet can be obtained from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C., for 25 cents.
4. Details concerning the best use of excess military land suitable for agricultural, grazing, commercial, or industrial purposes

may be obtained from the appropriate regional office of the General Services Administration.

5. The Corps of Engineers, through its district offices, provides flood and navigation controls on major rivers and their tributaries. In pursuing this function, they obtain the necessary lands and let the contracts for construction of dams.

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# **PRIVATE CREDIT SOURCES AND GENERAL ASSISTANCE**

The following lists indicate additional sources of private credit and general assistance not included elsewhere in this publication.

## **Private Credit Sources**

- Individuals
- Investment clubs
- Local banks
- Savings and loan associations
- Credit unions
- Fraternal organizations
- Pension funds
- Labor unions
- Local industrial development corporations
- Community development corporations
- Small business investment corporations
- Other local credit sources

## **General Assistance**

- Church groups
- State co-op councils
- Research groups
- Service groups
- Trade associations
- Universities
- Colleges
- Farm organizations
- Utilities
- Local chambers of commerce
- State chambers of commerce
- Planned industrial parks
- Railroad companies
- Electric and gas utilities
- Area development associations
- Regional development groups
- Statewide development corporations
- State and local development councils
- Rural electric cooperatives

# **A CHECKLIST OF FINANCIAL AND TECHNICAL ASSISTANCE**

## **AIRPORT FACILITIES**

### **Federal Aviation Agency**

Provides assistance to public agencies and individuals for airport planning, site selection, and airport construction. Makes grants on matching basis, usually 50-50, for airport development.

## **BEACH EROSION**

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides assistance in dune and beach stabilization.

### **Corps of Engineers, U.S. Army**

Provides assistance in solving shore erosion problems.

## **BUSINESS INFORMATION**

### **Business and Defense Services Administration, U.S. Department of Commerce**

Furnishes manufacturers, wholesalers, retailers, and service trade firms up-to-date economic data.

### **U.S. Department of Commerce Field Officer**

Provides access to reports, publications, and services of bureaus and offices of the Department of Commerce.

## **Area Redevelopment Administration, U.S. Department of Commerce**

See INDUSTRIAL—COMMERCIAL

### **Small Business Administration**

Provides guidance and advise on sources of technical information about small business management and research and development of projects.

### **Private Credit Sources**

See listing on page 17.

## **CENSUS AND RELATED DATA**

### **U.S. Department of Agriculture**

Agriculture statistics yearbook published annually available through Government Printing Office, Superintendent of Documents, Washington 25, D.C.

### **Bureau of Census—Area Redevelopment Administration, U.S. Department of Commerce**

Statistical Profiles 5(a) Areas Fact Books 5(b) Areas. Census data and trends for OEDPs and other needs. Items on population, population characteristics, education, employment, income, housing, manufacturers, trade, services, agriculture, local government, and other topics.

## **CONSERVATION NEEDS INVENTORY**

### **Soil Conservation Service, U.S. Department of Agriculture**

Published summaries of Soil and Water Conservation Needs Inventory available at county and State offices of U.S. Department of Agriculture agencies.

## **CROPLAND CONVERSION**

### **Agriculture Stabilization and Conservation Service, U.S. Department of Agriculture**

Special program to help farmers convert cropland to pasture, woodland, wildlife habitat, and income producing recreational facilities.

## **CROP REPORTING**

### **Statistical Reporting Service, U.S. Department of Agriculture**

Makes periodic publications of crop production and income statistics.

## **DEFENSE CONTRACTS**

### **Office of Economic Utilization Policy, Department of Defense**

Consideration of military departments to placing defense contracts with firms in areas of substantial and persistent unemployment and underemployment.

## **DEFENSE PROGRAM**

### **Office of Economic Adjustment, Department of Defense**

To minimize economic impact on communities of shifts in defense programs.

## **DISASTER LOANS**

### **Farmers Home Administration, U.S. Department of Agriculture**

Makes emergency loans to eligible farmers in designated areas caused by natural disasters. (See FARM OPERATING ASSISTANCE.)

### **Small Business Administration**

Makes disaster loans for physical damage and economic injury. Maximum maturity 20 years. No statutory limitation on dollar amount.

## **FARM IMPROVEMENT**

### **Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

See CROPLAND CONSERVATION and SOIL AND WATER CONSERVATION AND DEVELOPMENT.

### **Farmers Home Administration, U.S. Department of Agriculture**

See FARM OWNERSHIP and FARM OPERATING ASSISTANCE. Also see HOUSING.

## **FARM IMPROVEMENT—Continued**

### **Soil Conservation Service, U.S. Department of Agriculture**

See SOIL AND WATER CONSERVATION AND DEVELOPMENT and GREAT PLAINS CONSERVATION PROGRAM.

### **Housing and Home Finance Agency**

See HOUSING.

### **Power Supplier, REA Electric Borrower**

Loans recommended at 4 percent or costs for 10 years, generally—not more than two-thirds life of equipment for electrical equipment, including machinery, wiring, and plumbing for persons in rural areas who are receiving or about to receive electric service from an REA electric borrower.

### **State Extension Service**

See FARM OPERATING ASSISTANCE.

### **Private Credit Sources**

See page 17 for listing.

## **FARM INCOME STABILIZATION**

### **Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

Makes diversion payments and price support payments, on annual basis, for diverting land from feed grain and wheat production to conservation uses.

Provides diversion payments and cost-sharing assistance for converting cropland to other income-producing conservation uses including permanent cover, forestry, water-storage facilities, and recreational enterprises.

Assists producers through loans and purchase agreements on grains; price support loan on tobacco, naval stores, cotton; oil-seed crops, peanuts and honey; purchase agreements on Tung nuts and purchases of certain domestic dairy products, storage facility loans; and Sugar Act and wool payments.

**Soil Conservation Service, U.S. Department of Agriculture**

See SOIL AND WATER CONSERVATION AND DEVELOPMENT.

**FARM OPERATING ASSISTANCE**

**Farmers Home Administration, U.S. Department of Agriculture**

Loans at 5 percent up to 7 years for equipment, livestock, feed, seed, fertilizer, and other farm and home operating needs and refinancing of chattel debts, and on-farm recreation enterprises.

Emergency loans at 3 percent to farmers suffering losses due to natural disasters. Loans period scheduled for repayment when income from crop is normally received.

**Farm Credit Administration**

Six-seven percent loans usually of 1 year duration for production expenses. Loans up to 7 years for farm equipment and improvements.

## **FARM OPERATING ASSISTANCE—Continued**

### **State Extension Service-County Agents**

Information and assistance in farm management, production practices and marketing.

### **Private Credit Sources**

See page 17 for listing.

## **FARM OWNERSHIP**

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides 5 percent loans of up to 40 years duration to enlarge, develop and buy farms and refinance debts.

### **Farm Credit Administration**

Provides  $5\frac{1}{2}$  to 6 percent loans of not less than 5 years nor more than 40 years duration to purchase and improve farms.

### **Veterans Administration**

Provides  $5\frac{1}{4}$  percent loans up to 40 years duration for eligible veterans (GI) to buy farms.

### **State Extension Service, County Agents**

Provides advice concerning land values, soils, and production practices.

### **Private Credit Sources**

See page 17 for listing.

## **FARMER COOPERATIVES**

### **Farmer Cooperative Service, U.S. Department of Agriculture**

Provides advice and assistance in the organization and operation of farmer cooperatives that market farm and forest products, handle farm supplies, and provide farm business services.

### **Farm Credit Administration**

Provides  $4\frac{1}{2}$ – $5\frac{1}{2}$  percent facility loans up to 20 years' duration to eligible farmer cooperatives,  $4\frac{1}{2}$ – $5\frac{1}{2}$  percent operating capital loans, usually of from 1 to 5 years' duration, 4 to 5 percent commodity loans usually of less than 1 year duration.

### **State Extension Service**

Assistance in organizing and administering production, marketing and service cooperatives.

## **FISHING—COMMERCIAL**

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides credit to farmers engaged in raising fish under controlled conditions. (See FARM OPERATING ASSISTANCE and FARM OWNERSHIP for terms and conditions.)

### **Bureau of Commercial Fisheries, U.S. Department of the Interior**

Provides assistance in financing and refinancing commercial fishing operations. Laboratories and research stations perform technical research for commercial fishing industry.

## **FLOOD FORECASTING**

**Soil Conservation Service, U.S. Department of Agriculture**

Provides snow survey data for 17 Western States.

## **FLOOD PREVENTION**

**Soil Conservation Service, U.S. Department of Agriculture**

See SMALL WATERSHED PROJECTS—WATER USE AND DEVELOPMENT.

## **FORESTRY**

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**Forest Service, U.S. Department of Agriculture**

Provides technical assistance and cost sharing programs with States to assist in wood technology and in protecting, planting, and in multiple use management of State and private forest lands.

**Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

Shares with owner the cost of planting forest trees and shrubs for wildlife and improving existing stands of trees and shrubs on farm lands for forest, wind break, wildlife, shelter belt and erosion control.

**Farmers Home Administration, U.S. Department of Agriculture**

Provides credit to family farmers to clear and prepare land for tree planting, to purchase seedlings, buy land to be used for forestry and pay other costs. (See FARM OPERATING ASSISTANCE—FARM OWNER-

SHIP for terms and conditions.)

**Farmer Cooperative Service, U.S. Department of Agriculture**

See Farmer Cooperatives.

**Soil Conservation Service, U.S. Department of Agriculture**

Provides technical assistance to land owners and operators in interpreting soils information for production of wood crops and assists them in planning for and making use of those lands best suited for wood crops.

**State Extension Service, Extension Foresters**

Provides educational assistance concerning woodlot management, silviculture, Christmas tree production and marketing, and cooperates with State forestry departments in providing services to land owners, including timber marking, thinning, and planting.

**GREAT PLAINS CONSERVATION**

**Soil Conservation Service, U.S. Department of Agriculture**

Program applicable only in Great Plains for adjustment to meet hazards of drought.

**HOSPITAL AND RELATED CONSTRUCTION**

**Public Health Service, Department of Health, Education, and Welfare**

Grants to states up to two-thirds construction costs of public and nonprofit hospitals, nursing home and health centers are provided.

## HOUSING

### **Agricultural Research Service, U.S. Department of Agriculture**

Conducts studies and supplies information relating to techniques for more efficient and less costly farming and home management.

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides 4 percent loans of not more than 33 years' duration for farmers and other rural residents (living in open country or towns of 2,500 or less) to purchase or repair homes, farm buildings, and housing for farm labor.

Provides insured loans to individual farmers, groups of farmers, and public or private nonprofit organizations to finance housing for domestic farm labor. Loans are repayable up to 33 years at 5 percent.

Provides housing loans to senior citizens (62 and over) living in rural areas, and insured loans to individuals, corporations, and partnerships to provide rental housing for elderly. Loans to senior citizens are repayable up to 33 years at 4 percent. Insured loans are repayable up to 40 years at 5¾ percent.

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides soil surveys for guidance in selecting locations suitable for foundations, septic tanks, and drainage.

### **Federal Housing Administration, Housing and Home Finance Agency**

Provides insurance of mortgages to buy, improve, or rehabilitate homes or rental housing; also nursing homes. 5½ percent (currently) of duration to be determined by type and purpose of loan.

### **Community Facilities Administration, Housing and Home Finance Agency**

Provides 3¾ percent (currently) loans of 50 years maximum to build rental housing for the elderly.

### **Veterans Administration**

Provides 5¼ percent loans up to 30 years duration for eligible veterans (GI) to purchase, construct or improve a home.

### **State Extension Service, Home Demonstration and County Agents**

Provide assistance in home planning and management, soil conditions affecting sewage disposal and water supplies.

### **Private Credit Sources**

See page 17 for listing.

## **INDUSTRIAL AND COMMERCIAL**

### **Agricultural Research Service, U.S. Department of Agriculture**

Provides technical information concerning the establishment and operation of plants in redevelopment areas that process agricultural products.

### **Forest Service, U.S. Department of Agriculture**

Provides technical guidance in establishing, improving and expanding forest products industries. This includes information on timber resource availability for industrial development.

## **INDUSTRIAL AND COMMERCIAL—Continued**

### **Farmer Cooperative Service, U.S. Department of Agriculture**

See Farmer Cooperatives.

### **Area Redevelopment Administration, U.S. Department of Commerce**

Provides 4 percent loans up to 25 years' duration—generally for land and construction or rehabilitation of industrial buildings. Loans for machinery and equipment will be made only in exceptional circumstances—Section 6 PL 87-27. These loans are only available in ARA designated areas.

### **Small Business Administration**

Provides loans of 10 years' duration (5-6 years for working capital) for business plant construction, including the acquisition of land, to finance acquisition of equipment, facilities, machinery, supplies or materials, or working capital, section 7(a) PL 85-536. Interest rate is 4 percent in designated redevelopment areas, 5½ percent in other areas; if bank participates at lower rate on its share, SBA will reduce accordingly as low as 5 percent.

Provides 25-year duration loans for local development corporations plant construction, conversion, or expansion, including acquisition of land, to assist an identifiable small business concern. Section 502 PL 85-699. Interest rate is 4 percent in designated redevelopment areas, 5½ percent other areas; if bank participates, at lower rate, SBA will reduce accordingly as low as 5 percent.

### **Power Supplier (REA Electric Borrower)**

For electrical equipment, including machinery, wiring, and plumbing for persons in rural areas who are receiving or about to receive electric service from an REA electric borrower. Repayment period of 10 years' duration generally, but not more than two-thirds life of equipment. Interest rate recommended at 4 percent.

### **Veterans Administration**

For eligible veterans (GI) to buy or expand a business.

### **Bureau of Indian Affairs, U.S. Department of the Interior**

Provides guidance for industrial development to tribal and reservation communities.

### **Private Credit Sources**

See page 17 for listing.

## **LAND-USE ADJUSTMENT**

### **Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

See CROPLAND CONVERSION, FORESTRY RECREATION AND SOIL AND WATER CONSERVATION AND DEVELOPMENT.

### **Farmers Home Administration, U.S. Department of Agriculture**

See FORESTRY, RECREATION AND SOIL AND WATER CONSERVATION AND DEVELOPMENT

## **LAND-USE ADJUSTMENT—Continued**

**Forest Service, U.S. Department of Agriculture**

See FORESTRY.

**Soil Conservation Service, U.S. Department of Agriculture**

Appraisal of potentials of crops, grasses, and trees. See GREAT PLAINS CONSERVATION AND SOIL SURVEY.

## **MARKETING FARM CROPS**

**Agricultural Marketing Service, U.S. Department of Agriculture**

Provides technical and cost sharing assistance to States to improve marketing practices and make feasibility studies concerning market facilities and outlets.

Provides inspection, grading, market news, and other services designed to facilitate the marketing of agricultural products.

Assists in improving marketing conditions for farm products through various programs by removing or diverting price depressing surpluses, by expanding uses or consumption, and by encouraging increased consumer buying.

**Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

Provides 4 percent loans up to 5 years' duration to assist in providing adequate farm storage facilities and drying equipment for certain crops.

### **Farmer Cooperative Service, U.S. Department of Agriculture**

Conducts research studies of cooperative marketing of farm and forest products and provides advisory assistance to farmers' marketing cooperatives.

### **Federal Extension Service, U.S. Department of Agriculture**

Provides advice and counsel concerning prices, marketing schedules, grading, packaging, marketing cooperatives, and other aspects of distribution.

## **MINERALS DEVELOPMENT**

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### **Bureau of Mines, U.S. Department of the Interior**

Provides advice and guidance on technical problems relating to health, safety, processing for production, extraction and utilization of minerals, metals, and fuels.

### **Geological Survey, U.S. Department of the Interior**

Publishes topographic maps and investigations on geologic, mineral, and water resources.

### **Office of Minerals Exploration, U.S. Department of the Interior**

Assists firms and individuals in exploration of mineral claims. Repayment period is determined by loan size and royalty.

## **OCCUPATIONAL TRAINING**

### **U.S. Department of Labor and U.S. Department of Health, Education, and Welfare ARA**

These two departments, under the Area Redevelopment Act, cooperate in the administration of a program of occupational training designed to develop and improve the working skills of the unemployed and under-employed. This program consists of 16 weeks of training and provides for up to 16 weeks of subsistence payments equivalent to the average unemployment compensation rate of the State concerned. This program is available only in areas designated under the Area Redevelopment Act.

### **MDTA**

These two departments cooperate in the administration of the Manpower Development and Training Act which operates nationwide. Qualifications for this program are: unemployed (includes members of farm families with less than \$1,200 annual net family income); working below their skill capacities; working substantially less than full-time; will be working less than full-time or will be unemployed because their skills have become, or are becoming obsolete, or 16 years old but not yet 22 and in need of occupational training and further schooling. Training will be conducted in schools and "on-the-job." Subsistence payments are limited to unemployed established members of the work force and youths 19 to 21 years of age. Payments equal to average unemployment compensation rate in State except for youths whose rate will not exceed \$20 a week. Under certain circumstances remuneration of travel and allowances for living away from home are authorized.

**Office of Education, U.S. Department of Health, Education, and Welfare**

Provides occupational training and retraining for workers registered and certified by State Employment Services.

**Forest Service, U.S. Department of Agriculture**

Provides occupational "on-the-job" training in protection, management and use of National Forest resources.

**Veterans Administration**

Provides education (GI) and training at Government expense to eligible veterans of World War II and/or Korean conflict.

**State Extension Service**

Provides assistance in planning and implementing training and retraining program for both youth and adults.

**PLANNING**

**Area Redevelopment Administration, U.S. Department of Commerce**

See TECHNICAL ASSISTANCE.

**Bureau of Census, U.S. Department of the Interior**

See TECHNICAL ASSISTANCE.

## **PLANNING—Continued**

### **Soil Conservation Service, U.S. Department of Agriculture**

See TECHNICAL ASSISTANCE and WATER USE AND DEVELOPMENT and CONSERVATION NEEDS INVENTORY.

### **Urban Renewal Administration, Housing and Home Finance Agency**

Provides grants and loans for comprehensive planning. Section 701 Housing Act of 1954.

## **PUBLIC FACILITIES**

### **Area Redevelopment Administration, U.S. Department of Commerce**

Grants provided for water systems, access roads, and other facilities under certain conditions. Section 8 PL 87-27.

Provides 3½ percent loans of 40 years' duration for water systems, access roads, and other facilities up to 100 percent cost of projects. Section 7 PL 87-27.

### **Community Facilities Administration, Housing and Home Finance Agency**

Provides public works planning, advances to State and other local public agencies to help finance architectural surveys, designs, etc., for construction of public works.

Provides loans of 40 years' duration to build local public works, such as sewers, waterworks, and gas distribution systems.

**Farmers Home Administration, U.S. Department of Agriculture**

Provides loans to groups of farmers and rural residents to develop water supply systems. Loans are repayable up to 40 years at 4½ and 5 percent, depending on type of financing.

**RAD ORGANIZATION AND INFORMATION**

**Farmers Home Administration, U.S. Department of Agriculture**

Provides leadership for the organization and operation of Technical Action Panels.

**Federal Extension Service, U.S. Department of Agriculture**

Provides organizational assistance and educational leadership in establishing and servicing RAD Committees.

**Soil Conservation Service, U.S. Department of Agriculture**

Serves as co-chairman of Technical Action Panels.

**Office of Rural Areas Development, U.S. Department of Agriculture**

Expedites the application and use of resources of all agencies in the Department of Agriculture and elsewhere that contribute to the rural areas development program.

**RECREATION**

**Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

See FARM INCOME STABILIZATION and CROPLAND CONVERSION.

## **RECREATION—Continued**

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides farm ownership and operating loans to farmers for the development of on-farm, income-producing recreation facilities, and association loans to rural groups for community recreation enterprises. (See FARM OWNERSHIP, FARM OPERATING ASSISTANCE, and WATER USE AND DEVELOPMENT for terms and conditions.)

### **Farmer Cooperative Service, U.S. Department of Agriculture**

See MARKETING FARM CROPS.

### **Forest Service, U.S. Department of Agriculture**

Provides technical assistance where planning is concerned with increased employment which may result from recreational development of woodland areas.

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides technical assistance to owners and operators of private land in planning and establishing income-producing outdoor recreation enterprises, and is responsible for Department liaison with other Federal, State, and local agencies and groups in a position to assist in private recreation development. (See also SMALL WATERSHED PROJECTS.)

### **Bureau of Outdoor Recreation, U.S. Department of the Interior**

Provides limited technical and advisory outdoor recreation assistance to States and their political subdivisions and promotes coordination of Federal recreation programs.

### **State Extension Service**

Provides information and assistance to farmers.

## **RESEARCH**

### **Agricultural Research Service, U.S. Department of Agriculture**

Conducts research on family living, income and expenditures, on home management, food and nutrition, and on clothing and household equipment.

### **Cooperative State Experiment Station Service, U.S. Department of Agriculture**

Administers Federal-grant payments to State Agricultural Experiment Stations and seeks to coordinate research among the States and regions. Serves as central source of information on station research under way.

### **Farmer Cooperative Service, U. S. Department of Agriculture**

Provides research, advisory service and educational assistance to farmer cooperatives that market agricultural products, handle farm supplies, and provide farm business services.

## **RESEARCH—Continued**

### **State Agricultural Experiment Station**

Conducts scientific research seeking answers to major problems in agriculture and rural living in the State. Provides or is able to obtain reliable facts about resources in a community, such as population increases or decline; land, soil, and water resources; markets for crops that can be grown; and similar primary information providing a reliable technical basis for planning rural areas action programs.

### **U.S. Department of Labor**

Evaluates the impact of, and benefits and problems created by automation, technological progress, and other changes in the structure of production and demand on the use of the Nation's human resources; establishes techniques and methods for detecting in advance the potential impact of such developments; develops solutions to these problems, and publishes findings pertaining thereto, Public Law 87-415.

Appraises the adequacy of the Nation's manpower development efforts to meet foreseeable manpower needs and recommend needed adjustments, Public Law 87-415.

Arranges for the conduct of such research and investigations as give promise of furthering the objectives of the Manpower Development and Training Act, Public Law 87-415.

## **RIVER BASIN PLANNING**

**Departments of Agriculture; Health, Education, and Welfare; Interior; Corps of Engineers, U.S. Army, and State Governments**

Plans for development of water and related land resources in major river basins of the Nation. Information on the status of plans and development can be obtained from the above-mentioned Departments.

## **RURAL LIBRARY DEVELOPMENT**

**Office of Education, Department of Health, Education and Welfare**

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Provides grants to States for the further extension of public library services to rural areas without such service or with inadequate service.

## **SENIOR CITIZENS**

**Housing and Home Finance Agency**

Home Mortgage Insurance Program for home buyers, including older persons, who want and are able to own their own homes.

Mortgage Insurance Program for low-cost homes for sales housing for displaced and moderate-income families including the elderly.

## **SENIOR CITIZENS—Continued**

Senior Citizens Insured Loan Program for construction or improvement of rental housing and related facilities in rural areas for elderly persons.

**Farmers Home Administration, U.S. Department of Agriculture**

See HOUSING.

**State Extension Service—County Agents**

Assistance in establishing leisure time programs, handicrafts, recreation, and other retirement activities.

## **SMALL WATERSHED PROJECTS**

**Soil Conservation Service, U.S. Department of Agriculture**

Provides technical and financial aid to local sponsors of small watershed protection projects which may also include development of water for agricultural, municipal, wildlife, and recreational uses.

## **SOIL AND WATER CONSERVATION AND DEVELOPMENT**

**Agricultural Research Service, U.S. Department of Agriculture**

Provides data on the physical characteristics of soils with respect to their ability to sustain an intensified forage and range production program and special horticultural crops. Provides information on hydrology and water resources development problems in relation to sustained production with the least erosion and flood damage.

### **Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

Provides financial assistance for soil and water conservation projects involving individual farm and community activities.

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides loans to groups of farmers and other rural residents to finance shifts in land use, which may include development of recreation areas, reorganization of farm management units, development of wildlife, grazing, or forest areas, and other conservation measures. (See WATER USE AND DEVELOPMENT for terms and conditions.) (See FORESTRY.)

### **Forest Service, U.S. Department of Agriculture**

Provides research data on watershed management techniques and provides technical assistance in applying recommended practices on forest land.

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides on-farm technical assistance to farmers and ranchers in planning, applying, and maintaining conservation farm and ranch systems through 3,000 local soil conservation districts. (See FORESTRY.)

### **State Extension Service**

Provides educational assistance through Extension Soil and Water Conservationists in cooperation with SCS technicians and soil conservation districts.

## **SOIL SURVEY**

### **Soil Conservation Service, U.S. Department of Agriculture**

Soil surveys and their interpretation for conservation planning, forest and crop adaptability, suitability of land for housing. Published soil surveys are available from U.S. Department of Agriculture. For unpublished new surveys see local or State Soil Conservation Service office.

## **TECHNICAL ASSISTANCE**

### **Agricultural Marketing Service, U.S. Department of Agriculture**

See **MARKETING FARM CROPS**.

### **Agricultural Research Service, U.S. Department of Agriculture**

See **INDUSTRIAL AND COMMERCIAL**.

### **Forest Service, U.S. Department of Agriculture**

See **FORESTRY, INDUSTRIAL AND COMMERCIAL** and **RECREATION**.

### **Federal Extension Service, U.S. Department of Agriculture**

See **FARM OPERATION ASSISTANCE**.

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides technical assistance to land owners and operators for planning and applying soil and water conser-

vation measures and land-use adjustments on farm and nonfarm lands. (See SOIL AND WATER CONSERVATION, SOIL SURVEY, GREAT PLAINS CONSERVATION, RECREATION, SMALL WATERSHEDS, and WATER USE AND DEVELOPMENT.)

**Rural Areas Development, U.S. Department of Agriculture**

Specialized advice and guidance is provided by the agencies of the U.S. Department of Agriculture to individuals and organizations engaged in Rural Areas Development.

**Farmer Cooperative Service, U.S. Department of Agriculture**

See FARMER COOPERATIVES.

**Bureau of the Census and other similar agencies in the U.S. Department of Commerce**

Provides information and assistance with Overall Economic Development Programs (OEDPs), projects and related needs.

**Area Redevelopment Administration, U.S. Department of Commerce**

Provides financial assistance under section 11, Public Law 87-27, specifically where qualified for development of OEDPs and making economic studies.

Additional technical assistance in designated areas is provided in specialized fields of interest by the several agencies of the Departments of Agriculture, Commerce, Labor, Health, Education, and Welfare, and Interior.

## **TRAINING**

See OCCUPATIONAL TRAINING

## **WATER POLLUTION AND SEWAGE**

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides technical assistance to plan and apply practices to control erosion and reduce sediment that pollutes water supplies and clogs sewage and drainage systems.

### **Agricultural Research Service, U.S. Department of Agriculture**

Provides basic data on water quality in relation to sedimentation and salinity problems.

### **Public Health Service, Department of Health, Education, and Welfare and State Water Pollution Control Agencies**

Provides programs for water pollution control, interstate cooperation, research and investigation as well as financial assistance to communities for sewage treatment projects. Funds allotted to States according to population and per capita income. Participation by communities is required.

## **WATER USE AND DEVELOPMENT**

### **Agricultural Research Service, U.S. Department of Agriculture**

Provides physical data on soil and water resource needs and capabilities.

### **Agricultural Stabilization and Conservation Service, U.S. Department of Agriculture**

Provides farmers and ranchers financial assistance (cost sharing) for water development for livestock, irrigation and wildlife.

### **Farmers Home Administration, U.S. Department of Agriculture**

Provides loans to local organizations to help finance projects that protect and develop land and water resources in small watersheds. Loans are repayable up to 50 years at current interest of about 3 percent.

Provides 4½ to 5¼ percent loans of up to 40 years duration to individuals or groups in rural areas to develop water supply systems for farm and home uses, drain farm land, and for soil conservation. General technical assistance provided on flood and siltation control and related problems.

### **Soil Conservation Service, U.S. Department of Agriculture**

Provides technical assistance for water development for livestock, irrigation, wildlife, and recreation. Assists local watershed communities in planning and carrying out watershed protection and flood prevention projects. Makes snow surveys for seasonal water forecasting in the Western States.

### **U.S. Geological Survey, U.S. Department of the Interior**

Assists areas in determining water and mineral resources (See MINERALS DEVELOPMENT)

## **WATER USE AND DEVELOPMENT—Continued**

### **Corps of Engineers, U.S. Army**

Assists in providing flood and navigation controls on major and small river basins. Financing by congressional appropriation.

### **Forest Service, U.S. Department of Agriculture**

Manages National Forests and Grasslands for water for industrial, agricultural, and domestic purposes for much of the Nation. Cooperates in small watershed projects and River Basin studies.

## **WEATHER DATA**

### **Climatological Service, National Records Center, Asheville, N.C.**

Source of climatological information.

## **YOUTH**

### **State Extension Service**

Provides leadership and training programs through 4-H Clubs, and other organizations in career exploration and development, public affairs, and character development.

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- FAMILY FARMS
  - RURAL INDUSTRY
  - RECREATION
  - RURAL GROUP SERVICES
  - TRAINING
  - RURAL HOUSING
  - CONSERVATION
  - RURAL RENEWAL
  - LOCAL LEADERSHIP
  - PRIVATE STATE SOURCES